



# Landlords Home Emergency Policy

## MASTER CERTIFICATE NO: LEX / LLEMG / 09 / 2017

This insurance is arranged by Lexelle Limited & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Lexelle Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

## WHAT IS COVERED

In the event of an **Emergency** occurring in **Your Home**, **We** will:

- a) Advise **You** on what action to take to protect yourself and **Your Home**;
- b) Send one of **Our Approved Engineers** or arrange an appointment for an **Approved Engineer** to visit **Your Home**; and
- c) Organise and pay the cost of providing **Assistance**, up to the **Claim Limit**, including VAT but excluding any **Excess**.

## WHAT IS NOT COVERED

There are certain conditions and exclusions, which limit **Your** cover; please read them carefully to ensure this policy meets **Your** requirements. **We** do not wish **You** to discover after an incident has occurred that it is not **Insured**. To assist **You** in

understanding the main limitations of the cover provided **We** have detailed these under the "Items Covered" section of **Your** policy.

## DEFINITIONS

The following words shall have the meanings given below wherever they appear in bold.

### Approved Engineer / Engineer

Means a qualified person approved and instructed by the **Helpline** to undertake **Emergency** work.

### Assistance

Means the work undertaken by the **Engineer** during a **Call Out** to the **Home** to complete a temporary repair to limit or prevent damage or, if at similar expense the cost of completing a permanent repair, in respect of the cover provided.

### Beyond Economical Repair (BER)

The point at which **We** estimate the cost to repair the boiler / appliance exceeds the boiler / appliance's value. When calculating the value of **Your** boiler / appliance, **We** take into consideration the age of **Your** boiler / appliance (which is calculated from the date of manufacture), together with the type of boiler / appliance. This value is then compared to the total cost of parts and labour required to repair the boiler / appliance. When the repair cost is higher than the value, **We** deem the boiler / appliance to be **Beyond Economical Repair**.

### Call Out

Means a request for **Assistance** from **You** to the **Helpline**, following an **Emergency**, even if the request is then cancelled by **You** after the **Engineer** has been dispatched.

### Claim Limit

The maximum amount **We** will be liable for per **Call Out** is £500 including **Call Out** charges, labour, parts, materials and where applicable the cost of alternative accommodation. The policy covers for a maximum of 3 **Call Outs** during the **Period of Cover**.

### Commencement Date

Means the start of the **Period of Cover** as shown in the **Schedule**.

### Consequential Loss

Any other costs that are directly or indirectly caused by the event which led to **Your** claim unless specifically stated in this policy.

### Emergency

Means a sudden and unexpected event which, if not dealt with quickly would in the reasonable opinion of the **Helpline**:

- a) render the **Home** unsafe or insecure; or
- b) damage or cause further damage to the **Home**; or
- c) cause personal risk to **You**.

### Excess

The first amount of each **Call Out** payable by **You** to the **Helpline** before the **Approved Engineer** will attend. Details of any **Excess** applicable to **Your** policy will be recorded on **Your** policy **Schedule**.

### Helpline

Means the company appointed by **Us** to arrange **Assistance** under **Your** policy. **Helpline** telephone number 0800 021 3268

### Home

A single occupancy domestic dwelling at the address shown in the **Schedule**, which has 6 or fewer bedrooms together with integral or attached garages used for domestic purposes, and is situated in the United Kingdom or Isle of Man.

### Pay On Use

Should an **Emergency** arise that is not included under **Home Emergency** cover **We** may be able to arrange for an **Approved Engineer** to attend **Your Home** but **You** will be responsible for all costs involved. The use of this service does not constitute a **Call Out** under **Your** policy.

### Period of Cover

Means the period shown in the **Schedule** between the **Commencement Date** and end date.

### Primary Heating System

Means the principal domestic central heating and hot water systems including but not limited to boiler, programmer, room thermostat, pumps, hot water cylinder and radiators, but excluding any form of solar or warm air heating system and non-domestic central boiler or source.

### Schedule

Means the document sent to **You** confirming the **Commencement Date**, details of the **Insured** and the **Home**.

### Unoccupied

Means where no one has resided in the **Home** for a period exceeding 30 consecutive days.

## We, Us, Our, Insurer

UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

## You, Your, Insured

The person(s) named on the **Schedule** as the policy holder along with any other permanent members of the household. For tenanted properties: the person named on the tenancy agreement along with any other permanent residents of the **Home**.

## ITEMS COVERED

The cover provided under **Your** policy will depend on the cover options **You** have selected. Please refer to **Your Schedule** for confirmation of the level of cover provided under **Your** policy.

The amount **We** will pay in respect of any one claim shall not exceed the **Claim Limit**. **You** are responsible for paying any **Excess** under the policy, any contribution towards the callout charge (see section 3 **Primary Heating System** section) and / or any cost of **Assistance** that exceeds the **Claim Limit**.

Please refer to **Your Schedule** for details of **Your** level of cover.

All policies cover the following sections but the claims limits will vary dependant on **Your** chosen level of cover;

### SECTION 1 – PLUMBING AND DRAINAGE

**We** will assist **You** to stop the **Emergency** which has arisen from the sudden and unexpected failure of or damage to the plumbing and / or drainage system within the **Home** which has resulted in internal water leakage, flooding or water damage to the **Home**.

**We** do not cover

- a) General maintenance including but not limited to dripping taps, leaking external overflows;
- b) The costs of repairs to the underground water supply or fixed drainage facilities except where within the boundaries of the **Insured** property;
- c) Leaks from any household appliance, sink, shower or bath where leakage only occurs when the appliance is in use;
- d) Toilets & cisterns (see section 6 for details of cover for Toilets)
- e) Baths, basins, bidets or shower bases;
- f) Cesspits, septic tanks;
- g) Plumbing and filtration systems for swimming pools or spa baths;
- h) Descaling or any work arising from hard water scale deposits, including de-sludging and the effects of aggressive water and clearing of airlocks;
- i) Replacement of water tanks or hot water cylinders;
- j) Replacement of radiators;
- k) Any repair to domestic appliances that are leaking water, other than from the external fixed pipe work;
- l) Water leak noises where there is no visible leak;
- m) The escape of water where it is not causing any internal damage or risk to any **Insured** person's health;
- n) Frozen pipe work and/or issues caused by freezing temperatures;
- o) Shared drainage facilities with the exception of those within the boundaries of the **Insured** property;
- p) Any damage caused by the **Approved Engineer** in gaining access to the **Home** or due to removing an appliance or any equipment from its operation position in order to effect a repair.

### SECTION 2 – ELECTRICITY SUPPLY

**We** will assist **You** to restore the electricity system to the **Home** following an **Emergency** arising from the sudden, unexpected and complete failure of the electricity system in the **Home**.

**We** do not cover failure to or caused by;

- a) The failure of any electrical wiring that is not permanent (e.g. fairy lights);
- b) Any fault in supply prior to the consumer box;
- c) Wire / cabling situated outside of the **Home** (e.g. wiring to satellite dishes, aerials, pond pumps, exterior lights etc);
- d) Any claims where in the opinion of **Our Approved Engineer** the electrical system would fail to meet minimum electrical safety standards;
- e) Any partial breakdowns where the electricity supply has not been lost to the whole of the **Insured** property (i.e. partial loss of plug sockets and/ or lighting);
- f) Any claims relating to the electricity supply to burglar / fire alarm systems, CCTV surveillance or swimming pools, their associated heating, piping installation and accessories;
- g) Wiring and electrics which are not permanent fixtures;
- h) Replacement of light-bulbs & fuses in plugs;
- i) Repair or replacement costs if **Our Approved Engineer** is unable to repair the domestic electrical wiring due to its age or poor condition;

- j) The resetting of circuit breakers, where it is not associated with permanent repair work and where it can be reset by **You**.

### SECTION 3 – PRIMARY HEATING SYSTEM

**We** will assist **You** to restore heating and/ or hot water to **Your Home** following an **Emergency** arising from the sudden and unexpected complete failure of the **Primary Heating System**.

Where a boiler is deemed **Beyond Economical Repair** **Our** liability will not exceed:

- **Your Claim Limit** where the boiler / appliance is up to 5 years old; or
- £250 where the appliance is greater than 5 years but less than 10 years.

**We** will not re-attend to the boiler until **You** have confirmed it has been replaced, if **We** have previously deemed it **Beyond Economical Repair**.

Please note **You** will be responsible to pay the first £65.00 towards the **Call Out** cost, (before the **Excess** recorded on **Your** policy **Schedule** is applied) of each claim associated to the **Primary Heating System** where:

- a) At the time of reporting an **Emergency** **You** are unable to confirm the boiler has been serviced in the last 12 months;
- b) At the time of attendance **You** are unable to provide evidence that the boiler has been serviced by the provision of a service receipt or invoice issued by a Gas Safe registered **Engineer**.

This charge is payable by **You** to the **Helpline** before the **Approved Engineer** will provide **Assistance** under the policy.

**We** do not cover

- a) Gas leaks (see section 5 for details of cover for Gas leaks);
- b) Oil contamination resulting from a leak from an oil powered boiler
- c) A boiler which is more than 10 years old;
- d) Faults which in the opinion of an **Approved Engineer** are as a result of the boiler not being serviced within the last 12 months unless **You** have paid the additional £65.00 towards the **Call Out** charge (before the **Excess** recorded on **Your** policy **Schedule** is applied) to the **Helpline**;
- e) Lighting of boilers or re-setting of boiler, time or temperature controls or the correct operation or routine adjustment of time or temperature controls;
- f) Clearing airlocks or bleeding radiators;
- g) Any repair or replacement which requires the removal of asbestos in order to complete the repair;
- h) Fuel tanks and associated pipe work;
- i) Descaling or any work arising from hard water scale deposits, including de-sludging and the effects of aggressive water and clearing of airlocks;
- j) Replacement of water tanks or hot water cylinders;
- k) Replacement of radiators;
- l) Replacement or repairing any loss or damage if the boiler is, in the opinion of the **Engineer**, **Beyond Economical Repair**;
- m) Loss of hot water where there is an alternative means of heating water e.g. immersion heater;
- n) Reoccurring or intermittent faults, nor boiler / system noise where the boiler is still functioning;
- o) The freezing of a condensate pipe.

### SECTION 4 – WATER SUPPLY

**We** will assist **You** to restore the water supply following a sudden unexpected leakage, collapse or blockage of the mains water supply pipe connecting the main stopcock in **Your Home** to the point where it is connected to the public or shared water supply pipe within the boundary of **Your Home** provided **You** have sole responsibility for this.

**We** do not cover

- a) Frozen pipes;
- b) An **Emergency** as a result of land heave or subsidence;
- c) Cost to remedy any damages caused to gain access to the pipe, including but not limited to surface finishes e.g. tarmac or paved driveways.

## SECTION 5 – EMERGENCY GAS SUPPLY PIPE COVER

We will assist **You** to repair or replace any damaged section of the internal gas supply pipe following a gas leak occurring in **Your Home**. **Our Assistance** will only be provided once the National Gas **Emergency** Service has attended and isolated the leak.

We do not cover

- a) General maintenance;
- b) Any gas boiler, fire, central heating or hot water breakdown (as covered under separate sections);
- c) Temporarily frozen pipes where permanent damage isn't confirmed;
- d) Systems not installed correctly or which do not conform to any governing Gas Safe regulation or requirements.

## SECTION 6 – INOPERABLE TOILET

We will assist **You** to stop the **Emergency** which has arisen from the sudden and unexpected failure of the toilet within the **Home** which has resulted in internal water leakage, flooding or water damage to the **Home**; or which renders the toilet inoperable.

We do not cover

- a) General maintenance;
- b) Cesspits, septic tanks;
- c) Failure to one toilet where there is another working toilet within the **Home**;
- d) Descaling or any work arising from hard water scale deposits, including de-sludging and the effects of aggressive water and clearing of airlocks;
- e) Replacement of water tanks other than the toilet cistern)

## SECTION 7 – SECURITY

We will assist **You** to make the **Home** secure following an **Emergency** arising from the sudden and unexpected failure of or damage to external locks, fitted to doors and windows where the failure or damage is such so as to render the **Home** unsafe or insecure.

We do not cover

- a) Damage as a result of theft or attempted theft;
- b) Failure of the **Home** security system;
- c) Loss or damage to the keys to the **Home**;
- d) Replacement glazing unless the contractor has the appropriate glazing available at the time of the initial visit;
- e) Replacement of defective locks unless there is no way of making the **Home** secure overnight;

- f) Any broken and / or damaged external locks, doors or windows which do not cause a security risk to the **Home**;
- g) Any broken and / or damaged double glazed windows where both panes have not been damaged;
- h) Any broken and / or damaged external doors where the property is secure and there is alternative access to the **Home**;
- i) Loss of keys for outbuildings, garages or sheds;
- j) Loss of keys where an alternative set is available;
- k) Any damage caused by the **Approved Engineer** in gaining access to the **Home** due to the failure of the locks.

## SECTION 8 – ROOFING

We will assist **You** to stop the **Emergency** which has arisen from damage to the roof of **Your Home** due to bad weather conditions or falling trees or branches.

We do not cover

- a) Flat roofs and gutters;
- b) A **Home** covered under a management agreement;
- c) A **Home** greater than three storeys high.

## SECTION 9 – ALTERNATIVE ACCOMMODATION

Where **Your Home** is declared unsafe We will provide a contribution towards alternative accommodation up to £250.

## SECTION 10 – PEST CONTROL

We will assist **You** in the removal of or extermination of wasps, hornets, rats and mice infestation in the **Home**.

We do not cover

- a) Damage to the structure, masonry, fixtures and fittings or any cleaning caused directly or indirectly by pests;
- b) Pests kept as domestic pets or for commercial purposes;
- c) Boring insects and woodworm.

## SECTION 11 – COOKER / OVEN

We will assist **You** to restore a means of heating and preparing food within the **Home** following an **Emergency** arising from the sudden, unexpected and complete failure of the permanently-installed cooking system.

Where a cooker / oven is deemed **Beyond Economical Repair** Our liability under the policy will cease.

## HOW TO ARRANGE EMERGENCY ASSISTANCE

1. Major emergencies which could result in serious injury to the public or damage to property should be immediately advised to the supply company and/or the public **Emergency** services. The policy does not provide cover for any repairs, damage or other loss resulting from gas leaks.
2. Before requesting **Assistance**, check that the circumstances are covered by **Your** policy. Remember this is not a maintenance policy and does not cover routine maintenance in **Your Home**. Normal day to day maintenance or any claim not deemed an **Emergency** will not be covered under this policy, however **We** can provide **Assistance** on a **Pay On Use** basis.
3. If **Your Emergency** is boiler related **You** should have **Your** boiler make and model and service details ready when **You** contact the **Helpline**. Remember **You** must produce evidence, to **Our Approved Engineer**, that the boiler has been serviced to the manufacturer's specifications within the last twelve months in order for **Primary Heating System** cover to apply without having to pay the first £65.00 towards the **Call Out** charge, (this would be in addition to **Your Excess**). Should **You** be unable to provide evidence that the boiler has been serviced **You** will be asked to pay the first £65.00 of the **Call Out** costs before **Your Excess** is applied.
4. Telephone the **Helpline** as soon as possible and within 12 hours of the **Emergency** occurring and provide details of the **Assistance** required. All requests for **Emergency Assistance** must be made through the **Helpline**. Do not make any arrangements yourself without prior authorisation from the **Helpline**, if **You** do **We** will limit the amount **We** pay to **Our** standard service costs. All calls are recorded.
5. The **Helpline** will appoint an **Approved Engineer** to attend **Your Home**, provided that this is not prevented by adverse weather conditions, industrial disputes (official or otherwise), failure of the public transport system, including the road and railway networks and any other circumstances preventing access to the **Home** or otherwise making the provision of **Emergency Assistance** impossible.
6. The **Helpline** and the **Approved Engineer** will have reasonable discretion as to when and how work is undertaken, if **You** do not agree/give permission for the **Engineer** to undertake repairs as he sees fit, **Our** liability under this policy will cease.
7. The **Approved Engineer** will charge all costs covered by the insurance directly to **Us**. **You** will be asked to pay the cost of:
  - a) The **Excess**;
  - b) **Call Out** charges if there is no-one at the **Home** when the **Engineer** arrives or if it is cancelled after the **Approved Engineer** has been dispatched;
  - c) Work in **Excess** of the **Claim Limit**;
  - d) Fitting replacement parts or components of a superior specification to the original at **Your** request.
  - e) £65.00 towards the **Call Out** charges for claims relating to **Your** boiler where **You** are unable to provide evidence of the boiler being serviced within the last 12 months, if not already paid to the **Helpline**, this is in addition to the policy **Excess**.

If at the time of requesting **Assistance** the **Helpline** do not have a record of **Your** policy on file, the **Helpline** will require credit or debit card details to be provided prior to the attendance of an **Approved Engineer**.

## REPLACEMENT OF PARTS OR COMPONENTS

**We** reserve the right to use non genuine replacement parts supplied from third parties in addition to those parts that may be sourced from the manufacturer or their approved suppliers. **We** are not responsible for any loss, damage or inconvenience resulting from a delay in obtaining or receiving delivery from the relevant supplier of any spares.

When replacement parts are received, **We** will contact **You** to arrange a suitable time slot for the **Engineer** to attend. **You** should make sure that the **Engineer** can get reasonable access to carry out the repair. If **We** cannot get a replacement part needed to carry out a repair **Our** liability will be limited to a temporary repair to make the **Emergency** safe.

## GENERAL EXCLUSIONS

**We** shall not be liable for:

1. Any **Excess** under the policy or costs **You** are required to pay under the policy;
2. More than the maximum of 3 **Call Outs** covered by **Your** policy during the **Period of Cover**, as outlined in **Your Schedule**;
3. Any **Home** with more than 6 bedrooms
4. Events where there is an inherent defect causing the **Emergency**;
5. Claims that arise within the first 14 days of the first period of insurance, with the exception of where this policy/cover begins at renewal of a policy providing similar cover and the start of this policy is the day immediately following **Your** last day of cover on **Your** previous policy.
6. Costs arising from or in connection with:
  - a) Circumstances known to **You** prior to the **Commencement Date** of **Your** policy;
  - b) **Call Outs** arising after the **Home** has been left **Unoccupied**;
  - c) **Consequential Loss** of any kind and any wilful or negligent act or omission by **You** or any third party;
  - d) Events where on attendance it becomes clear that the **Call Out** is not an **Emergency**;
  - e) More than one **Call Out** arising from the same cause where a permanent repair has not been under taken to a reasonable standard by an appropriately qualified person, following the previous **Call Out**;
7. Repairs on systems where spare parts are no longer available;
8. **Call Outs** for **Assistance** caused by **Your** failure to carry out any remedial work or recommendations made by the **Approved Engineer**;
9. Any system, equipment or facility which has not been properly installed;
10. Materials or labour charges covered by manufacturer's, supplier's or installer's guarantee or warranty;
11. Replacement of or adjustment to any decorative or cosmetic part of any equipment;
12. The interruption or disconnection of utility services to the **Home** however caused, or the failure or breakdown of the main electricity or water or gas supply or gas leaks;

13. Any claim directly or indirectly caused by or contributed to or arising from:
  - a) Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
  - b) Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
  - c) Any direct or indirect consequence of:
    - i. Irradiation, or contamination by nuclear material; or
    - ii. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
    - iii. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
  - d) Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

## CONDITIONS

1. The rights given under this policy cannot be transferred to anyone else.
2. **You** must give reasonable access to enable appropriate repair/works to be carried out and follow advice from the **Engineer** and or **Helpline** in removing furniture if this is deemed necessary.
3. **We** may cancel this insurance cover immediately if **You** have acted in a false or fraudulent manner in order to gain cover under this policy.
4. To improve the quality of **Our** service, all calls are recorded.
5. **You** must take reasonable care and maintain the **Home** and its equipment in good order and take all reasonable precautions to prevent loss or damage.
6. **We** may take proceedings in **Your** name at **Our** expense to recover any sums paid under this insurance from a third party should the **Emergency** be as a result of an incorrect or failed previous repair.
7. **You** must have a buildings insurance policy in force during the **Period of Cover**.

### CONSUMER INSURANCE ACT

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) supply accurate and complete answers to all the questions **We** or the administrator may ask as part of **Your** application for cover under the policy.
- b) to make sure that all information supplied as part of **Your** application for cover is true and correct.
- c) tell **Us** of any changes to the answers **You** have given as soon as possible.

**You** must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to and renew **Your** policy. If any information **You** provide is not complete and accurate, this may mean **Your** policy is invalid and that it does not operate in the event of a claim or **We** may not pay any claim in full.

### FRAUDULENT CLAIMS/FRAUD

Please use the following wording:

**You** must not act in a fraudulent way. If **You** or anyone acting for **You**:

- fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy;
- fails to reveal or hides a fact likely to influence the cover **We** provide;
- makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge.

If **Your** claim is in any way dishonest or exaggerated, **We** will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.

### GOVERNING LAW

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **Your** main residence is situated.

## HOW TO CANCEL YOUR POLICY

We hope **You** are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with **Your** requirements, please return it to the Broker that sold **You** this policy, within 14 days of issue and they will refund **Your** premium. Thereafter **You** may cancel the insurance cover at any time by writing to the administrator however no refund of premium will be payable.

The **Insurer** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to **You** at **Your** last known address. Provided the premium has been paid in full **You** shall be entitled to a proportionate rebate of premium in respect of the unexpired period.

## COMPLAINTS

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure below:

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference **05929A**.

For Complaints regarding:

### Sale of the Policy

Please contact the Broker that sold **You** the Insurance policy.

### Claims

Service Solutions Assist Ltd trading as Local Assist  
Solutions House, Fairways Office Park  
Fulwood, Preston  
PR2 9WT

Tel: 0800 157 1211

If **Your** complaint about **Your** claim cannot be resolved by the end of the next working day, Service Solutions will pass it to:

Customer Relations Department  
UK General Insurance Limited  
Cast House, Old Mill Business Park  
Gibraltar Island Road, Leeds  
LS10 1RJ

Tel: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are **Insured** in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower, London  
E14 9SR

Telephone 0300 123 9 123

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

## FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Great Lakes Insurance SE, is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet their obligations. Most insurance contracts are covered for 90% of the claim with no upper limit. This depends on the type of business and the circumstances of the claim.

**You** can get more information about the compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

**You** may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **You** can write to:

Financial Services Compensation Scheme  
P O Box 300, Mitcheldean  
GL17 1DY

## DATA PROTECTION ACT 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area (EEA). All countries in the EEA, which includes the UK, have similar standards of legal protection for **Your** personal information. If **We** share **Your** information outside the EEA **We** will require **Your** personal information to be protected to at least UK standards.

# Landlords Home Emergency Policy Summary

## MASTER CERTIFICATE NO: LEX / LLEMG / 09 / 2017

Please read this document carefully, this provides You with a summary of cover. It does not show all of the benefits, exclusions or limits. Please refer to Your policy booklet and policy Schedule for full details of all terms, conditions and endorsements or exclusions and excesses that may apply.

The Home Emergency insurance policy is arranged by Lexelle Limited and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE.

Major emergencies which could result in serious injury to the public or damage to property should be immediately advised to the Supply Company and/or public Emergency services. The policy does not provide cover for any repairs, damage or other loss resulting from gas leaks.

**Gas Leaks – If You suspect there is a gas leak or carbon monoxide within the property, stop using all gas appliances, ventilate Your property and immediately notify the National Emergency Helpline by ringing: 0800 111 999.**

Before requesting Assistance, check that the circumstances are covered by Your policy. Remember this is not a general repair policy and does not cover routine repairs to Your property. Normal day to day maintenance or any claim not deemed an Emergency will not be covered under this policy unless it is a breakdown of a main heating system.

### HOME EMERGENCY COVER

In the event of an Emergency occurring in the Insured property the Insurer will:

- a) provide an Insured person (Insured person includes tenants) with advice on how to immediately protect themselves and the Insured property.
- b) arrange for an approved repairer to assess the situation and dependent upon their assessment carry out Emergency repairs, or arrange a permanent repair to be carried out if possible at the time and for equal cost, in accordance with the terms and conditions of the policy up to the policy limit.
- c) cover You for the costs of Emergency repairs or for a permanent repair to be carried out if possible at the time for equal cost, up to a maximum limit of £500 per Call Out including VAT, Call Out charges, labour and parts and materials per claim, falling within the scope of parts 1 to 5 below for which insurance has been purchased and premium paid.

The policy covers a maximum of 3 Call Outs during the Period of Cover.

**In the Event of an Emergency Claim please call 0800 021 3268.**

## WHAT IS INSURED

We will assist You to stop/resolve the Emergency relating to:

### SECTION 1 – PLUMBING AND DRAINAGE

Which has arisen from the sudden, damage to, blockage, flooding or breakage of, the plumbing and drainage system within Your Home which has, or is likely to cause internal water leakage, flooding or water damage to the Home.

### SECTION 2 – COMPLETE FAILURE OF THE DOMESTIC ELECTRICITY SUPPLY

To restore the domestic electrical system in Your Home if it suffers a sudden unexpected, complete failure.

### SECTION 3 – MAIN HEATING SYSTEM

To restore the main heating and/ or hot water to Your Home following the sudden and unexpected complete failure of the main heating system.

### SECTION 4 – WATER SUPPLY

To restore the water supply following a sudden unexpected leakage, collapse or blockage of the mains water supply pipe from where it is connected to the public or shared water supply pipe within the boundary of Your Home, to the main stopcock in Your Home.

### SECTION 5 – EMERGENCY GAS SUPPLY PIPE COVER

To repair or replace any damaged section of the internal gas pipe following a gas leak in Your Home. Our Assistance will only be provided once the National Gas Emergency Service has attended and isolated the leak.

### SECTION 6 – INOPERABLE TOILET

Where the sudden and unexpected failure of the only toilet within the Home which

has resulted in internal water leakage, flooding or water damage to the Home. We will also assist You if the toilet inoperable and there is no other toilet in Your Home.

### SECTION 7 – SECURITY

Following the failure of external doors, external windows or external locks causing Your property to be unsafe or insecure.

### SECTION 8 – ROOFING

Which has arisen from damage to the roof of Your Home due to bad weather conditions or falling trees or branches.

### SECTION 9 – ALTERNATIVE ACCOMMODATION

Where Your Home is declared unsafe We will provide a contribution towards alternative accommodation up to a maximum limit of £250.

### SECTION 10 – PEST CONTROL

We will assist You in the removal of or extermination of wasps, hornets, rats and mice infestation in the Home.

### SECTION 11 – COOKER / OVEN

We will assist You to restore a means of heating and preparing food within the Home following an Emergency arising from the sudden, unexpected and complete failure of the permanently-installed cooking system.

### POLICY LIMIT

The maximum We will pay per claim is £500 and the policy will cover You for a maximum number of 3 Call Outs during the Period of Cover.

## SIGNIFICANT EXCLUSIONS

In addition to the items We do not cover in the specific sections within the policy document, We shall not be liable for;

1. No cover is available for houses with more than 6 bedrooms
2. Any Excess under the policy or costs You are required to pay under the policy;
3. More than the maximum number of Call Outs covered by Your policy during the Period of Cover;
4. Any Emergencies NOT reported within 24 hours of discovery;
5. Events where there is an inherent defect causing the Emergency;
6. Any Emergency that occurs within the first 14 days of the inception of the policy;
7. Any claim which results in costs arising from;
  - a) Circumstances known to You prior to the Commencement Date of the policy;

- b) Any system, equipment or facility which has not been properly installed;
- 8. Emergency repairs whilst the Insured property has been Unoccupied for any period more than 30 days;
- 9. Any losses that are indirectly associated with the incident that You are claiming for. For example the policy will not cover You for damage to carpets caused by a burst water pipe or loss of earnings due to taking time off work to deal with the incident;
- 10. Any costs which are covered by a maintenance agreement, guarantee or extended warranty contract;
- 11. Any costs for the redecoration or cosmetic repairs to the Insured property equipment or systems contained within;
- 12. Any Emergency repairs where the Utility Company has deliberately disconnected or interrupted the main supply or other equipment for which they are responsible.

- 13. Boilers;
  - a) Boilers more than 10 years old;
  - b) With faults which in the opinion of an Approved Engineer are as a result of the boiler not being serviced within the last 12 months, unless You have paid the first £65 of the Call Out cost in addition to the Excess to the Helpline;
  - c) LPG fuelled, under-floor solar or un-vented heating systems or boilers;
- 14. Failure to one toilet where there is another working toilet within the property;
- 15. Frozen pipe work.

#### **CANCELLATION RIGHT**

If You decide that for any reason, this policy does not meet Your insurance needs then please return it to Us or Your agent within 14 days from the day of purchase or the day on which You receive Your policy documentation, whichever is the later.

On the condition that no claims have been made or are pending, We will then refund Your premium in full.

If You wish to cancel Your policy after 14 days, You will be entitled to a pro-rata return of premium. Thereafter You may cancel the insurance cover at any time by informing Us or Your agent however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

- a) where We reasonably suspect fraud
- b) non-payment of premium
- c) threatening and abusive behaviour
- d) non-compliance with policy terms and conditions
- e) You have not taken reasonable care to provide complete and accurate answers to the questions We ask.

Where Our investigations provide evidence of fraud or a serious non-disclosure, We may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when You provided Us with incomplete or inaccurate information, which may result in Your policy being cancelled from the date You originally took it out.

If We cancel the policy and/or any additional covers You will receive a refund of any premiums You have paid for the cancelled cover, less a proportionate deduction for the time We have provided cover, unless the reason for cancellation is fraud and/or We are entitled to keep the premium under the consumer insurances (disclosure and representations) act 2012.

#### **COMPLAINTS PROCEDURE**

It is the intention to give You the best possible service but if You do have any questions or concerns about this insurance or the handling of a claim You should follow the Complaints Procedure below:

Complaints regarding:

#### **Sale of the Policy**

Please contact the Broker that sold You this policy.

#### **Claims**

Complaints regarding a claim should be addressed to:

The Managing Director  
Service Solutions Group  
Solutions House  
Fairways Office Park  
Fulwood, Lancashire  
PR2 9WT

Tel: 01772 278884

Email: [enquiries@local-assist.co.uk](mailto:enquiries@local-assist.co.uk)

If Your complaint cannot be resolved by the end of the next working day, it will be passed to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road, Leeds  
LS10 1RJ

Tel: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are Insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London, E14 9SR

Telephone 0300 123 9 123

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

#### **HOW TO ARRANGE EMERGENCY ASSISTANCE**

In the event of an Emergency please call the Claims Helpline on **0800 021 3268**.

#### **THE FINANCIAL SERVICE COMPENSATION SCHEME**

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about the compensation scheme arrangements from the FSCS.